

**Information to identify the case:**

Debtor 1	June Marie Fisher	Social Security number or ITIN xxx-xx-7936
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-29950-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

June Marie Fisher

10/21/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
June Marie Fisher  
Debtor

Case No. 19-29950-CMG  
Chapter 7

District/off: 0312-3  
Date Rcvd: Oct 21, 2022

User: admin  
Form ID: 318

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:**

Recip ID	Recipient Name and Address
db	+ June Marie Fisher, 16 Twyford Lane, Manchester Township, NJ 08759-6710
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
r	+ Partners Realty Group, 321 Main Street, Woodbridge, NJ 07095-1225
cr	+ VILLAGE CAPITAL & INVESTMENT, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
519570169	+ AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
518524912	Chase Bank, PO Box 659732, Manchester Township, NJ 08759
519570171	+ Deborah Specialty Physicians, Attn: #15823X, P.O. Box 14000, Belfast, ME 04915-4033
519570172	+ Dr Vijay Kamath, 25 Mule Rd UNIT B5, Toms River, NJ 08755-5037
519570173	++ IC SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court; IC System, Attn: Bankruptcy Dept., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164
519570174	Millstone Twp Fire District, PO Box 949, Matawan, NJ 07747-0949
519570177	# Optum Rx, PO Box 9040, Carlsbad, CA 92018-9040
519570179	+ Quality Medical Transport, P. O. Box 320, Bayville, NJ 08721-0429
519570178	+ Quality Medical Transport, co Stillman Law, 50 Tower Office Park, Woburn, MA 01801-2113
519570180	RWJ Health Network, PO Box 21989, New York, NY 10087-0001
518524925	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
518524926	+ SunRun Total Solar, 45 Fremont St., 32nd Floor, San Francisco, CA 94105-2258
518524942	+ Village Capital & Investment LLC, PO Box 531667, Henderson, NV 89053-1667
519570182	+ Westlake Portfolio Management, LLC, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Oct 21 2022 20:44:25	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1541
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 21 2022 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 21 2022 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: AISMIDFIRST	Oct 22 2022 00:43:00	MidFirst Bank, 999 NW Grand Blvd. #110, Oklahoma City, OK 73118-6051
518524908	+ EDI: BANKAMER.COM	Oct 22 2022 00:43:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518524907	+ EDI: BANKAMER.COM		

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518524910	EDI: CAPITALONE.COM	Oct 22 2022 00:43:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518524909	+ EDI: CAPITALONE.COM	Oct 22 2022 00:43:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
518564226	+ EDI: AIS.COM	Oct 22 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518524911	EDI: RMSC.COM	Oct 22 2022 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518524915	+ EDI: WFNNB.COM	Oct 22 2022 00:43:00	CareCredit, P.O. Box 960061, Orlando, FL 32896-0061
518524916	+ EDI: WFNNB.COM	Oct 22 2022 00:43:00	Comenity Bank/Avenue, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519570170	Email/Text: ebn@rwjbh.org	Oct 21 2022 20:48:00	Community Medical Center, P.O. Box 903, Oceanport, NJ 07757-0903
518889869	+ EDI: AISACG.COM	Oct 22 2022 00:43:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519570173	EDI: LCIICSYSTEM	Oct 22 2022 00:43:00	IC System, Attn: Bankruptcy Dept., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164
518524917	EDI: IRS.COM	Oct 22 2022 00:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518629713	EDI: JEFFERSONCAP.COM	Oct 22 2022 00:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518524913	EDI: JPMORGANCHASE	Oct 22 2022 00:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518524914	EDI: JPMORGANCHASE	Oct 22 2022 00:43:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518571997	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 21 2022 20:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518524918	+ Email/Text: PBNCNotifications@perituservices.com	Oct 21 2022 20:48:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518524919	+ Email/Text: PBNCNotifications@perituservices.com	Oct 21 2022 20:48:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
519309435	+ EDI: AISMIDFIRST	Oct 22 2022 00:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518524920	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 21 2022 20:48:00	Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518524921	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 21 2022 20:48:00	Nissan Motor Acceptance Corp/Infinity Lt, Pob 660366, Dallas, TX 75266-0366
518524922	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
518524923	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 21 2022 20:48:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
518524924	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 21 2022 20:48:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
518570027	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 21 2022 20:48:00	Santander Consumer USA Inc., PO Box 560284,

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518524927	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Dallas, TX 75356-0284
518633403	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/Lowe's, PO Box 965004, Orlando, FL 32896-5004
518524928	EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518524929	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518524930	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
518524931	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518524932	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
518524933	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518524934	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
518524936	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
518524935	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/QVC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518524937	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518524938	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/ShopNBC, Po Box 965005, Orlando, FL 32896-5005
518524939	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518524940	+ EDI: RMSC.COM	Oct 22 2022 00:43:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
519570181	^ MEBN	Oct 21 2022 20:43:09	Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518572202	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518584399	##+	VILLAGE CAPITAL & INVESTMENT, LLC, VILLAGE CAPITAL & INVESTMENT, LLC., 2863 ST. ROSE PARKWAY, HENDERSON NV 89052-4806
518524941	##+	Village Capital & Investment, 2863 Saint Rose Pkwy, Henderson, NV 89052-4806

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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**belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin	on behalf of Creditor VILLAGE CAPITAL & INVESTMENT LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Robert Cameron Legg	on behalf of Debtor June Marie Fisher courtdocs@oliverandlegg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9